

. . HOW TO ACQUIRE

A NEW HOME *At Less*

than One - Dollar - Per Day . . .

1940-41



. . . individual homes are one of America's best investments, millions of dollars are waiting to be used by those who need new homes.



. . . because so much money is available for home building, the cost of financing and the amount of the payments has been greatly reduced.



. . . because heavy industry has been slowest in recovering, building costs are still low . . . lower than they will be on larger future volume.



. . . because designers have been concentrating on lower-cost homes, there is a much wider choice of good economical plans than ever before.



. . . because of the generally low level of rental vacancies, any war-time improvement in employment is likely to boost rents in general.

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THE ONLY "SURE THING" LEFT

MONEY invested in a home has purchased security and satisfaction beyond the reach of the next "depression."

Good investments are exceedingly rare these days . . . a good home to be occupied by your own family is about the only "sure thing" left.

Housing is a necessity in both good and bad times. No general economic distress, which may greatly impair the value of most other forms of wealth, can detract from the year-in and year-out service of your home . . . its value to you is as constant as your need for shelter.

The re-sale value of a good residence on the open market at any particular time is subject to less violent fluctuation than investments which depend upon the state of business profits for their value.

A home is definitely not a speculative investment.

The record of the last period of serious financial distress is a clear one. In countless American families the only tangible savings which remained after the bank holidays of 1933 were those invested in the home.

. . And why you better do it NOW

THIS is the story of how you can have a better, more attractive home in which to live, at lower cost than at any other period in American history.

This story can be written now because 1940 is a rather unique year in the annals of home ownership. It is unique because chance has caused the formation of an unusual set of economic circumstances at this particular period.

★ ★ ★

FIRST . . . 1940 brings into practical every-day application all of the facilities originated and established for the liberalization of the terms of home ownership during an eight-year period by the United States Government.

This year marks the end of an era distinguished for the complete revolution wrought in the most basic principles of home finance.

★ ★ ★

SECOND . . . 1940 marks the end of a period of transition during which housing and home building have reached a state of settled maturity as opposed to faddish, speculative, boom cycles which have characterized much previous American building history. Home building has been subjected to more research and objective fact-finding during the 30's than all previous building years put together. Residential planning, financing, and building has graduated into an important science.

★ ★ ★

THIRD . . . 1940 combines an abundance of ultra-liberal credit at the lowest interest rates in American history with moderate building costs . . . building costs fixed through a gradual, moderate rise in building volume since 1934. Monthly payments are the lowest in our history. They can't go lower, but they might go higher.

★ ★ ★

FOURTH . . . Building costs are bound to go up. Heavy industry, of which building is a part, has never fully recovered from the depression years. Very moderate building volume during the last five years has kept the cost of building sites, labor and materials down. A house which cost \$8,000 in 1920 can be built for \$6,400 now. Building material and labor which cost \$1.00 in 1926 costs 85 cents today. Low interest rates and favorable financing costs will probably remain, but because of the inflationary effects of the European War, stimulation to heavy industry, and the serious "under-built" condition of the country, the combination of low interest and low building costs cannot remain long. The monthly payments on a satisfactory home are probably as low today as they ever will be.

★ ★ ★

FIFTH . . . American small house architecture has reached the most practical stage of a two-hundred-and-fifty-year career. Reduction of family incomes on a national scale between 1928 and 1933 forced the development of more efficiently engineered small houses . . . sharpened designing wits and concentrated attention on styles, shapes, and construction methods which produce more-house-per-dollar.

★ ★ ★

SIXTH . . . The cost of *not* building will go up. The family which owns its own home has "frozen" monthly housing costs at a non-fluctuating, definitely known figure. The family which rents is at the mercy of an uncontrollable market. Renting, which is satisfactory in a buyer's market, is anything but satisfactory in a seller's market, which every factor seems to indicate is next on our economic calendar. A few years of extra-high rent in an inflationary period will cost a great deal more in non-recoverable expense than the modest ten percent required as a down payment on new homes costing \$6,000 or less.



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That
AMERICAN HERITAGE -

**-- THE RIGHT
to OWN YOUR
OWN HOME is
NOW--FOR the
FIRST TIME--
within the Reach
of Every Family**



EVERY American family has always enjoyed the *right* to live in their own home . . . if they could afford it.

The financial and personal advantages of home ownership are so obvious that nine out of ten families which still rent their homes vote for home ownership, but offer financial reasons why it can't, in their case, be accomplished.

A few years ago the "down-payment" was a stumbling block to thousands of building-minded families.

Many of these families still think of home ownership in the light of ten-year-old pre-depression terms, unmindful of the almost complete revolution which has occurred in the field of home mortgages since 1934.

Let's look at the cost of financing two identical houses in the "over \$5,000" class . . . one built in 1926 and one built in 1940.

In 1926 our house would have cost with land \$9,500. A \$1,500 down payment left the balance in a first mortgage of \$5,500 and a second mortgage of \$2,500. Both mortgages carried an interest rate of 6%. The second mortgage was usually required to be paid off within three years. Since the interest on the first mortgage was \$27.50 per month and that of the second mortgage around \$12.00 per month, the total monthly payment on the house, including reduction of the second trust principal, was around \$100.00 per month.

Our 1940 house offering identical accommodations will cost only about \$7,600 because land, labor and materials cost less than in 1926. With the same down payment (\$1,500) the monthly payments are now only \$40.41 . . . or *less than half* the 1926 figure. The down payment of \$1,500 in cash would have been necessary to close the deal in 1926. Today we may be permitted to pay as little as 10% down on the first \$6,000 of appraised value and 20% on all value over that amount. This gives us for the \$7,600 house a down payment of \$920. The monthly installments are still only \$42.28 under a 20-year loan. (Taxes and fire insurance not included.)

For the first time in American history home ownership installments are much lower than rent and within the budget of practically every family with a steady income.

THERE IS NO SUCH THING AS A "HOME-OWNER" CLASS!

THE "home-owning" class disappeared between 1935 and 1940. In its place came a chance for every family which can pay rent to use the money . . . the same money in the same amount . . . to acquire a better place in which to live and save on a permanent basis.

Did you know that only last year it became possible under favorable circumstances, to buy a \$5,000 house and lot for \$500 cash and *less than one dollar per day*? The monthly payment on a \$4,500 loan covering a \$5,000 property under a new 20-year plan is \$29.57. The payment on the same loan for a 25-year period is \$26.15.

Did you realize that the 10 percent down payment permissible on a home which costs \$5,000 is only \$500, or less than the cost of the cheapest new car?

These facts will be news to most families. The ultra-liberal regulations are still too recent to be widely understood.

TYPICAL EASY MONTHLY PAYMENTS TO PRINCIPAL AND INTEREST PER \$1,000 OF LOAN

Term (Years)	Number of Payments	Approx. Payment
25	300	\$5.56
24	288	5.69
23	276	5.83
22	264	5.98
21	252	6.15
20	240	6.33
19	228	6.54
18	216	6.77
17	204	7.03
16	192	7.32
15	180	7.65
14	168	8.04
13	156	8.48
12	144	9.01
11	132	9.62
10	120	10.37
9	108	11.28
8	96	12.43
7	84	13.91
6	72	15.88
5	60	18.65

From the table above you can gain an idea of the cost of a low-cost loan in monthly payments over any period from five to twenty-five years. The column at the right gives the principal and interest payments for a unit of \$1,000 for one month under a popular new easy payment plan.

*New Low Down Payments
Combined with Greatly Reduced
Monthly Installments, Bring
Home Ownership Within The
Reach of Any American Family
of Steady Income.*



Where Can I Get The Money . . . ?

MOST families have more information about house *plans* than house *loans* . . . but, if you know and understand just a few things about them, the new home building job will be a more enjoyable undertaking. A loan on a house is nothing more than a mortgage with your house as security. In order to be reasonably sure that its investment is safe, in spite of the ups and downs of the real estate market, an institution will not loan you the full value of your property. Making up "the difference" is your job and takes the form of your *down payment*.

Until 1930 most new home financing was done with two mortgages—a first and a second. For the first few years of their occupancy home owners were expected to pay on both mortgages. This was often a burden. Today the double mortgage system has been superseded by the single amortized mortgage plan . . . one loan in a larger amount on easier payments over a longer period.

There are two kinds of first mortgages:

1. A straight loan which bears interest only and comes due on a fixed date;
2. A single amortized mortgage loan whereby part of your monthly payments go toward the principal of the loan and the mortgage never falls due for complete payment until it is entirely liquidated in a period ranging from 12 to 25 years.

It is the amortized kind of a mortgage which is best for you because you are constantly increasing your share of the ownership of your property.

How much can I borrow? Uninsured, straight loans, that is, loans on which in-

terest only is paid, are seldom made for more than 60% of the value of the property. If you are paying interest and also something on the principal this is an amortized loan and the lender feels justified in loaning as much as 80% because you are constantly reducing his investment in your property. Insured loans may be made up to 95% of the appraised value of your property if it costs \$2,500 or less, or, if your house and lot cost less than \$6,000, up to 90% of the value of the property. Loans on houses costing more than \$6,000 are made at 90% for the first \$6,000 and 80% for all values over that.

How much interest should I pay, and what are my monthly payments? Within the last few years 5% has come to be very nearly a standard for most homes, as this was the rate allowed by the F.H.A. for institutions with whom they do business. Repayment of loans which are amortized is usually based on a given *rate-per-month-per-thousand-dollars*. This rate, of course, depends upon the length of the loan and runs from approximately \$6.00 for 25-year loans to \$10-per-thousand-per-month for loans of shorter duration; 80% F.H.A. insured loans average around \$7.50-per-thousand-per-month.

Remember this: All loans are based on two things—(1) an appraisal of the value of your property; and (2) your ability to maintain regular payments. In other words, it is always easiest to borrow money for the purchase or construction of a house which does not strain the family pocket-book. Remember, too, that your share of the original cost, be it 5%, 10%, 20% or 30%, may be represented in the value of your lot.

- - A Good Source of IMPARTIAL ADVICE and INFORMATION..

This fund of practical information on what and what not to do, how to appraise and begin your home-building project, can be extremely valuable to you . . . it may save many of your dollars in the biggest purchase you are likely to make.

WHEN YOU FIRST BEGIN TO THINK ABOUT BUILDING, GO TO SEE YOUR LUMBER MERCHANT. He may sell only materials, but he knows a great deal about land, financing, plans, good construction and good mechanics to do the job.

For many years the ebb and flow of the home-building tide has passed through the establishment of the average lumber merchant . . . his ringside seat has enabled him to extract from the parade of new and improved homes most of the lessons you need to know BEFORE you build.



THE LOAN ASSOCIATIONS

Nearly half the home loans made in the United States are through building and loan associations, many of which are now part of a large group called the Federal Home Loan Bank System.

Building and loan interest rates have also been greatly reduced within the last few years. Building and loan associations are a good source of local financial information.

THE F. H. A.

The Federal Housing Administration loans no money, but it insures against loss those who do loan money for the building or purchase of new homes. Thus, because lenders are protected, it has been able to standardize the terms, interest rates and conditions under which it will insure mortgages.

The result has been a complete liberalization of the terms under which you can buy a new home.

The F.H.A. will insure a mortgage for any approved lending institution. You borrow your money directly from such an institution, which may be a bank, an insurance company, a building and loan association, a loan office or an individual.

F.H.A. loans are negotiated by the lender. To secure one you should approach a bank or a building and loan association and inquire if they loan money under F.H.A. terms.

THE INSURANCE COMPANIES

The reserves of the insurance companies form one of the largest sources of home-building mortgage money.

Within the last few years many prominent insurance companies have invested a large proportion of their funds in home loans and as a result have prepared many new low-cost, long-term loan plans. Insurance company loans may or may not be on F.H.A. terms.

Most any insurance agent can direct you to representatives of the Mortgage Loan Department of his company.



Because of the great variety of differing conditions and circumstances which prevail throughout the United States, it is impossible to provide a single down-payment and monthly-payment table which will be universally applicable.

It is possible, however, to approximate closely the amount required for periodic payments to principal and interest under the many greatly improved, single-mortgage purchase plans which have made home ownership so much less costly and more satisfactory within the last five years.

Most lending institutions do business today on almost identical terms in so far as interest, amount of down payment and rate of monthly payment are concerned. . . . All terms have been progressively liberalized during the past few years. The amount you pay for the use of money to purchase a home is less today than ever.

Compare these MONTHLY PAYMENTS

COST OF BUILDING WITH A 15 YEAR LOAN

APPRAISED VALUE OF HOUSE AND LOT.....	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000
Maximum loan possible (90%).....	\$2,700	\$3,100	\$3,600	\$4,000	\$4,500	\$4,900	\$5,400
Monthly cost of buying house.....	\$21.93	25.17	29.24	32.48	36.54	39.79	43.84

COST OF BUILDING WITH A 20 YEAR LOAN

APPRAISED VALUE OF HOUSE AND LOT.....	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000
Maximum loan possible (90%).....	\$2,700	\$3,100	\$3,600	\$4,000	\$4,500	\$4,900	\$5,400
Monthly cost of buying house.....	\$18.40	21.12	24.53	27.25	30.65	33.38	36.78

COST OF BUILDING WITH A 25 YEAR LOAN

APPRAISED VALUE OF HOUSE AND LOT.....	\$3,000	\$3,500	\$4,000	\$4,500	\$5,000	\$5,500	\$6,000
Maximum loan possible (90%).....	\$2,700	\$3,100	\$3,600	\$4,000	\$4,500	\$4,900	\$5,400
Monthly cost of buying house.....	\$16.39	18.80	21.84	24.26	27.29	29.72	32.74

with the RENT YOU PAY.....

The table above illustrates payments for loans of only three periods, 15, 20 and 25 years. These are the most popular loans, although terms may be had for periods of only 5 years.

Most loans allow the borrower the opportunity to pay off more per month than called for in the regular schedule.

Nothing will be lost if a loan is made for a long period to assure an easy monthly payment and if through fortunate circumstances these payments are raised later.

WORK THE CHART THIS WAY: Choose from the last horizontal row of figures on the bottom line the amount you can afford to pay monthly on your new home, then follow up the column to the first line which will give you the approximate size home you can build.

(1) If you already own a lot, or if you purchase a lot which represents at least 10 per cent of the total value of your house, your loan may cover the full cost of your house. If your lot is less than 10 percent of the value of the whole you must make up the difference in cash.

(2) All mortgage lenders require fire and other hazard insurance on properties covered by their loans. Many lenders have arranged to handle payments of such insurance and also annual real estate taxes in installments added to the regular monthly payment covering interest and principal reduction. Since insurance and taxes vary so greatly, no attempt has been made to include these items in the table above.

The Cost of Your Home is Within YOUR CONTROL . .

DON'T say you can't afford a home . . . There are certain kinds of homes which none of us can afford, but because the cost of a house is flexible and within our control there can be built the kind of a house to meet the needs of every family budget.

Five years ago the average cost of all single houses built in the United States was around \$5,000. . . . Last year the average mortgage insured by the Federal Housing Administration covered a home with a cost just slightly under \$4,000.

Because the average income of most families declined between 1930 and 1934 the cost of houses declined, but this does not mean that the houses were poorly built, cramped or unsatisfactory.

A house is a custom-built engineering operation, and its cost, as well as the efficiency with which it is put together and the efficiency with which it uses building materials and labor, is within the control of the builder.

Many people are prone to base current impressions of the cost of a house on the cost of some ideal structure which may possibly have been a model display home or which may have been built in the high-cost period ten years ago. The only true index of current dollar value in new homes is the houses which are built within the price range which you can afford *this year*.

Comparative Year by Year Cost of Typical Six Room House

1920	\$8006
1921	6728
1922	6953
1923	7492
1924	7817
1925	8026
1926	7725
1927	7503
1928	7304
1929	7063
1930	6258
1931	5573
1932	5053
1933	5148
1934	5694
1935	5961
1936	6222
1937	6831
1938	6305
1939*	6215

* Average of first four months of 1939.

Most cases of financial loss, distress, and dissatisfaction with homes are the result of improper balance between family income and the monthly cost of buying the property rather than the original total cost.

Most cases of home foreclosures recorded during the depression years were the result of unsound financing which divided home debt into first and second mortgages resulting in an extra heavy burden during the first three years of occupancy. Short-term loans on which a lender could suddenly demand a curtail caused the loss of more homes than lack of normal income during the depression.

Responsible lenders long ago outlawed such loans. Home finance in America has been through the laundry since 1930.

The difference in the cost of homes is more often due to design and equipment rather than fundamental living space. One of the purposes of this booklet is to outline and describe the low cost at which the most fundamental of our housing requirements . . . adequate space . . . may be obtained within a wide range at a low cost.

There is more leeway for a prospective home owner to control the cost of his home today because the whole scale of monthly payments is lower. This means that the kind of house which even the lowest monthly payments will buy is much more of a structure in size and accommodations than a few years ago. It means that the standards for a minimum house have been raised.

Don't give up because the first one or two houses you investigate may appear too costly. There are 50 ways and means of reducing the cost of any design without sacrificing the fundamental job of good shelter.

Remember that the actual cost of living in a house is composed of the following items: *Interest* in the monthly payment, *taxes*, *fire insurance*, and *maintenance* of the property.

These are the items which are actually spent. Although you pay more than interest in the monthly payment, you cannot count the entire monthly payment as spent because a substantial portion of it reduces the principal of your loan and therefore is as much a saving as if it were put in the bank.

Fit The House To The Budget

The "experts" . . . those folks who know all about how you should spend your money, say that 20 to 25c out of every dollar may be spent for housing . . . if you spend it for rent it is gone forever . . . if you use it for monthly payment part of it is being saved.

Annual Family Income	\$1,000 to \$1,200	\$1,500 to \$1,800	\$2,000 to \$2,400	\$2,700 to \$3,000	\$3,600 to \$4,000
Suggested Value of Home	\$3,000	\$4,500	\$5,000	\$6,000	\$8,500
Amount of monthly payment	\$17.74	\$26.28	\$29.57	\$34.18	\$53.70
Amount of down payment	\$300	\$450	\$500	\$600	\$1,100

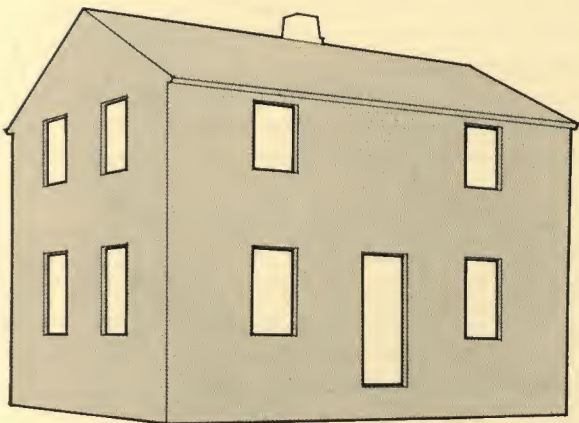
*Based on F. H. A. Rates for 20-year loan. No taxes or insurance included.

WHAT TO EXPECT FOR YOUR MONEY

YOU can expect a great deal more for your money when you build a new home than you can get for the same amount spent in rent, but you should *not expect twice as much* unless you are willing to accept a home simply built and simply equipped.

Many families will put up with inconveniences in rented homes and apartments which will not be tolerated in a home of their own. An extra burden is often placed upon the new home-building project by requiring that it produce a wide range of conveniences and luxuries not insisted upon in rental property.

The key to a genuinely low-cost home is an efficient shape, an efficient floor plan, a minimum of time-consuming and expensive detail, and adequate, but not elaborate, equipment.



Only about 50% of the total cost of a property is represented by the labor and material which produces the body of the house.

The rest of the cost is embodied in the mechanical equipment, refinements, and appurtenances which have been gradually added to our homes over a period of years.

This is a startling bit of information for the family which really wants to provide themselves with low-cost shelter. The actual cost of the "body" of the house has been greatly reduced in recent years . . .

A fairly large home built of a durable but inexpensive type of construction such as wood and equipped with sound, medium-cost, necessary accessories, will cost less and give greater satisfaction than an elaborately planned small house built of an expensive type of construction with expensive mechanical equipment.

Strangely enough it is *the things which you can do without* which often make possible a much more worthwhile larger house.

The first consideration should be a good shell, and the home-building project should be approached from a shelter rather than a "gadget" viewpoint.

The increased cost of homes since 1900 is due almost exclusively to an increase in the cost of labor and an increase in the cost and amount of home equipment.

Costly bathroom fixtures, costly kitchen equipment, costly light fixtures, costly wall decorations, costly heating, the cost of landscaping, costly laundry facilities, and the cost of accommodations for your automobile will very often spell the difference between building or not building.

Modern mechanical conveniences are highly desirable, but fortunately they are not necessarily an integral part of a building. Garage facilities can be added to the homestead subsequent to its construction at no increase in cost. It would seem logical, therefore, to give much serious thought and consideration to the things we can do without when the attempt is made to balance the cost of a house and the family budget.

It is a great deal more pleasant to be assured that the building project itself will go ahead than to have its fate hanging in balance because of unnecessarily expensive equipment.

Plan for the body of your home first . . . then add refinements if the budget permits.



Heating may run as much as 15% of the cost of your new home or it may be as low as 5%.



. . . The same is true of plumbing. It may make or break the deal.



Be content with minimum kitchen equipment at first. More can always be installed.



Electrical equipment can be purchased in a wide range of prices. Low-cost fixtures will give plenty of light.



Misunderstandings are one of the main reasons for the abandonment of many promising home-building jobs. Don't take it for granted that a builder knows what you want . . . tastes and opinions differ widely, especially about houses.

Building a home takes time and thought. The more attention you give it the less it is likely to cost you.

How To Help Your Builder Give You His Lowest Price

IT MAKES little difference to your builder whether you construct a large or small home. His compensation is based on the time and effort a structure requires of him. Small homes take less time and they involve less financial risk. Many builders prefer to build them in large numbers on a modest percentage.

A builder or a contractor is an individual who gathers together for your convenience in one person the functions of as many as 30 different trades and operations. The process of determining the price of a home is one of carefully checking the materials and labor operations in these 30 trades.

There are many qualities and many prices for each operation. Someone has to make the decision as to just *which* grade material shall be used for a certain place in the house and how the work shall be done. . . . It is the answer to this question repeated many times which determines the final cost estimate of your home.

If you can take the time to give your builder exact information as to your requirements and wishes there will be no reason for him to make guesses and decisions which might unnecessarily boost the cost of the house. In lieu of specific information it is natural for the builder to estimate sufficiently high to cover all contingencies.

If you want more house for your dollar, help your builder by outlining to him the full amount of the monthly payment which your budget should stand and the amount you can originally invest. Ask plenty of questions . . . make sure that you understand each other perfectly before you permit him to bid.

Make sure, before a detailed cost estimate and bid is made, that the design you have selected is within the *general* range you wish. Your builder or lumber dealer can tell you this.

Don't despair if the first estimate on the house you want exceeds your cost limit. Go over the plan and the specifications step by step with the builder. Every house built is a compromise. Remember that slight changes in the requirements which cut the cost of each item five percent all along the line may make as much as \$1,000 difference in the total cost.

Avoid making your builder gamble. If he is sure of his ground and has full knowledge of exactly what is required of him he will help you get a good house for a small amount of money. He will not try to profiteer; but if he must take risks he will try to protect himself. Remove the risks and cut your costs.

Change your mind before you start the building job . . . not during it. Have all the "pros and cons" talked out before the building materials arrive at the site. Talk is cheap . . . but building material and labor cost money.

Do These Things:

- 1. Before you spend money for plans get two or three opinions from competent persons as to the general price class into which your choice falls.**
- 2. Question every decision as to kind of material or equipment to be sure that some other material will not do the job as well at less cost.**
- 3. Make a general list of everything you want in the house and get your builder's opinion item by item.**
- 4. Avoid generalities. The only accurate cost of a building is based on definite specific items.**
- 5. Be sure you know exactly how much you have to spend before you start negotiations.**

It's the things we don't know which usually defeat us. Few people ever build more than one new home. At the conclusion of their first house almost every family wishes they could build another in order to take advantage of the things they learned on the first.

Experience is a good teacher, but there are other less costly ways of accomplishing the same result. Save money by learning all you can before you start your first one.



Things You Need To Know Before You Ask For A Price

HERE are a few of the "facts of life" about building. They help form the key to the front door of a home for one-dollar-per-day which is worth more in money and satisfaction than you pay for it. **REMEMBER:**

1. A square is the most economical form in which a given amount of space may be enclosed.
2. A low-pitched roof costs less than a high one. A roof without dormer windows costs less than one with dormers.
3. An inside chimney costs less to build than a decorative one on the exterior.
4. The fewer the outside corners the lower the cost of the house. A rectangular house is cheaper than an L shape.
5. An elaborate exterior cornice requires expensive material and a great deal of labor. Its value is purely ornamental.
6. Lumber construction in most places produces the lowest cost house. A wood house properly built will last your lifetime . . . and more.
7. A full basement adds at least \$250 to your house. For that amount you may build an extra room above ground if you wish.
8. If you are building a basement, a sloping lot requires less excavation than a flat one.
9. A tile, cinder, or concrete block foundation is usually less expensive than a poured concrete basement wall.
10. Room sizes which conform to the standard lengths of lumber produce a house which may be built with less waste . . . less labor.
11. Bay windows are very beautiful, but they cost more than twice as much as the ordinary kind.
12. You are not required to have

a fireplace to have a pleasant new home. Simple fireplaces add at least \$75 to your cost.

13. A front hall is pleasant, but you can't live in it and it may greatly increase the cost of the house.
14. Be sure that your plans call for nothing but "stock" windows and other millwork. Special millwork has no place in a low-cost house.
15. Someone has to pay interest on the money used in your house while it is building . . . build it quickly and save money.
16. The lower grades of flooring look just as well when finished and serve just as well . . . they cost less, but last as long.
17. If plastering costs more than 60 cents per square yard, you can save money and improve the appearance of the house with an all-wood interior.
18. Light fixtures are attached to the house after it is built. They may be changed any time . . . start out with inexpensive ones.

The table below will give you a key as to the average disposition of funds on a typical lumber-built home of about six rooms. You can use the amounts given to check your own home.

Excavation accounts for	2%
Concrete floors and walls	6
Carpentry including lumber	50
Brickwork	1
Roofing	1½
Sheet Metal	1½
Plastering	9
Plumbing	8
Heating	8
Electrical	3
Tile work	2
Hardware	1½
Painting and decorating	6½
	100

19. Watch your door pattern. Some doors cost less than others, but you can't tell the difference when the house is finished.

20. Stained woodwork is cheaper than painted. There are many interesting new light stain treatments which will save decorating money.

21. A short driveway costs lots less than a long one. Watch the garage location . . . you may easily double driveway costs to no advantage.

22. Possibly you can do without linoleum for a while. Certain types of wood floors may be finished so that they are just as easily cleaned.

23. If you have to eliminate a room make it the dining room.

No matter what size home, every family which has ever started to build has been faced sooner or later with the necessity of "cutting the cost". It is better to make savings in small items than to reduce the size of the house. Ample space is more important than fine finish, built-in improvements, and gadgets. There are printed below a few suggestions as to how you may "cut" the house you want which has turned out to exceed the budget.



HINTS ON HOW TO CUT THE COST OF A HOUSE

For screen savings why not use the galvanized half-window length kind? You get such a lot for your money.

\$ \$ \$ \$

It is not necessary . . . when you are building a new house . . . to finish both bathrooms. You can have the pipes set . . . and then lock the door 'til you can afford the kind of plumbing you really want.

\$ \$ \$ \$

There is such a thing as a magazine-feed boiler . . . worth examining if you are economically minded and will be burning coal to heat your new house.

\$ \$ \$ \$

Design can be good in low-cost light fixtures. You may have to shop around to find just what you like and can afford in the way of lighting units . . . doorknobs . . . faucets and so forth. But you can get good looking "accessories" at low cost.

\$ \$ \$ \$

Plate glass is more expensive than plain. Nine tenths of the world won't know the difference.

\$ \$ \$ \$

Siding, for the outside of the house, comes at various prices. Some of the best looking kinds are the least expensive.

\$ \$ \$ \$

If your land is dry . . . use concrete blocks instead of poured cement foundation. Another saving.

\$ \$ \$ \$

Good wood-frame construction ordinarily costs less. It will last as long as you live . . . and longer.

\$ \$ \$ \$

Wood shingles, too, usually cost less than heavier roofings and the house does not have to be so heavily built to support a shingle roof.

\$ \$ \$ \$

Maybe you can get by without a basement . . . or perhaps just a half basement is all you really need. Here's an important saving.

\$ \$ \$ \$

Provide in your plans for built-in furniture . . . but save money by making such items as book-cases and china closets in the home workshop next winter.

\$ \$ \$ \$

Locate the fireplace so that the chimney which serves your heating plant can carry the fireplace flue also.



Your plaster walls can be finished with an inexpensive paint. You can paper them later.

\$ \$ \$ \$

Even gutters along the eaves can be omitted . . . if you will lay a bed of gravel or cinders to catch the drip . . . and set your plants beyond the line of the roof edge.

\$ \$ \$ \$

On the second floor insulate only the ceilings . . . bedrooms require less heat than living quarters.

\$ \$ \$ \$

If you are burning coal now but hope some day for automatic heat . . . you can most economically wire for the thermostat while the house is being built.

\$ \$ \$ \$

Floors offer an opportunity for real savings. There's a lot in the finishing . . . and many of the best examples of low-cost homes today are floored with short lengths of wood flooring which take beautiful finishes.

\$ \$ \$ \$

The style of your house will have much to do with the cost. Remember that the two-story house requires less basement and less roofing for the amount of living space provided . . . than a one-story house does.

\$ \$ \$ \$

Rough plaster left gray makes an interesting wall texture. Or you can finish-plaster a spare room and leave the floor laying for later on.

\$ \$ \$ \$

Stairs are least expensive if built between partitions.

\$ \$ \$ \$

Eliminate gingerbread trimming on the exterior of the house. Keep it simple and let the proportions of the building make it beautiful, not the fretwork.

\$ \$ \$ \$

Look over the inexpensive stock millwork which your lumber dealer has to offer. You'll be surprised at the modern improvements in such lines.

\$ \$ \$ \$

Dear to the heart . . . and the pocketbook . . . are the recessed radiators. Maybe this is one place to sacrifice preference for economy. You can always have them built in later.

\$ \$ \$ \$

And about the basement recreation room. Will you use a finished basement enough to warrant the expense? Or can that wait until you've settled into the house for a few years?

If the family becomes too numerous for the accommodations offered by the old automobile you can trade it in and get a new and larger one. Houses are not so easily traded in—but they can be easily adjusted to fit the requirements of a growing family or a family with an increasing income.

It is well to remember when you plan your new home that housing requirements will probably change over the years. Make provision in your plans so that your house can be altered to suit future needs.



Build For Your Present Budget . . BUT PLAN FOR FUTURE NEEDS

EVERY home-building project means a repetition of the age-old battle between the desire for a large, commodious home and the budget. Many people are inclined to think of a completed small home as a definitely fixed unit. This is not necessarily true. A home, especially a lumber-built home, may be so planned in the beginning that numerous additions, added at different times, will still produce a harmonious and efficient whole . . . a house which would never be identified as one which had been added to.

One of the most attractive features of many early Colonial homes now being used as patterns for new construction, is a succession of wings which produce a long house. Few people realize that these wings were not a part of the original structure, but were accumulated over a period of years. Likewise, few people know that the most famous residence in America, Mount Vernon, is an "added-to" house. On two different occasions George Washington built wings on each end of the structure, but did the work so well that nobody today realizes that the entire house was not built in 1756.

If your building budget is small, build a complete small home as the first unit of the larger, more attractive house, which is your ultimate ideal.

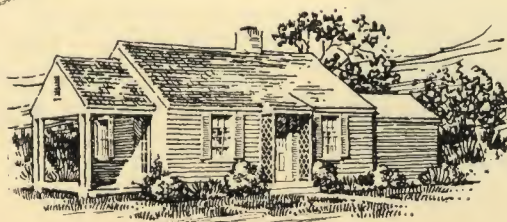
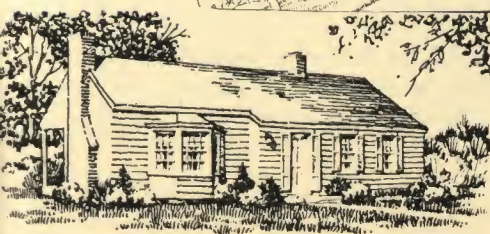
With wood construction, windows are easily converted into doors, and harmonious additions are least expensive. Be sure, however, that you can see in your original plans the physical possibilities for each step in the enlargement of the house.



Here is a sample of a small, two-bedroom, one-story house which has been turned into a three-bedroom house plus porch, at little expense and with an improved appearance for the finished home. This was a minimum-cost house in the first place. The addition has greatly increased its value. For each dollar spent on a new wing the resale worth of the house has been increased approximately \$1.50. Note that very little of the shrubbery has been disturbed, but simply transplanted to the front of the house. Note how a new covering has been added to the front door. This is an excellent example of a minimum start, harmoniously developed as required.

Be sure that your lot provides enough space to accomplish the additions without violating building restriction lines. Be sure that your contemplated future additions do not block off needed light in some existing room.

A good house will last a lifetime. It is uneconomic to discard a location you like and lose the benefit of development work done on shrubs, yard and trees because the house is too small. Money is often lost in the exchange of a used house, and nine times out of ten the cost of disposing of an old house and the construction of a new, larger one will far exceed the cost of well planned additions to the old one. Grading, seeding, shrubbery and yard development account for a substantial proportion of the cost of a new house. Additions to an old house provide more space without duplicating this operation.



Few houses ever wear out. They usually lose their value not because they deteriorate physically, but because they become obsolete in style, because they are neglected, because they were not properly designed or well built in the first place and because of neighborhood deterioration.

Choose a neighborhood which is not likely to drift; build your home well; and above all make sure that your style of architecture is one which has been proven to be enduringly good. Exterior appearance still counts for a great deal in the resale of a house. Few people wish to buy property, the age of which is unmistakably labeled by its style.



What Kind Of A House Will Safeguard Our Investment . . ?

NOT THIS ➔



Twenty years ago "bungalows" like this were the rage. They spread across the country quickly . . . then fell from favor just as quickly. Because they were "faddish" their resale value is low. A more conservative style like the Certigrade Californian illustrated below will retain value longer.



THAT portion of your monthly installment payment which is not interest is used to retire the principal of the amount you owe on your home. Even though the whole amount of the monthly payment may be equivalent to or less than the rent you have been paying, a natural question for you to ask is—What will I have when my last payment has been made?

You have the outright ownership of your home in *fee simple*. It has probably taken you from 10 to 25 years to complete payment and free it of all financial obligation. What has happened to the house during this period? How does its value now compare with its initial cost?

Assuming, of course, that you have taken reasonably good care of your home, and assuming that no unusual economic conditions exist at the time of sale, your house should have very nearly its original value *if you have planned well*.

If, on the other hand, it is worth only half as much as you paid for it, there is something wrong; and that something may have been present one month after the house was completed. Assuming that good workmanship has been employed and that your plan is a reasonably efficient one with a room arrangement which another family would be willing to use, the value of your house will probably be determined by the condition of the neighborhood at the time you finish paying for it, and the architectural style you selected in the first place.

The development and fate of a neighborhood is largely in the hands of God; but there are indications which should give you a key as to what to expect. One of these indications is the original price of the lot. Very cheap land has some reason for being cheap. It has been made cheap to give it an attraction which it otherwise does not have. There is a good rule of thumb to

remember in the buying of building sites. Do not pay more than 20 per cent of the value of your completed property for a lot; and by the same token examine carefully any proposition which offers a lot which is less than 10 per cent of the value of the completed property.

Be careful of the architectural style of the home. Certain architectural styles have been good for 250 years and probably will remain good for at least 200 more. Other architectural types can last no longer than 10 years. Choose an enduring style. Physical deterioration of houses is slow and ordinary care can practically eliminate it.

There is little which can be done to remedy a house which is hopelessly old-fashioned because of its style. Some of the finest workmanship in America was done during the period from 1880-1900. We will probably never again see a better grade of good artisanship and fine materials so universally employed in home building at that time. But unfortunately, the penchant of our Victorian ancestors for fancy work, cupolas, "fussy" porches and over-ornamentation, has so reflected on houses built during this period that they are practically worthless, although sound, today.

Simple architecture has always been the best architecture and probably always will be. Flashy houses come and go, but a conservative style lives on forever. If you are interested in your investment build conservatively.

Few designers have ever been able to improve on the good structural lines and proportions conceived by the Colonial-period American builder. No more striking illustration of the enduring beauty and value inherent in the early American period can be found than that evident in the six photographs printed at the right of this page. Three of the houses illustrated have a combined age of almost 600 years; one of them is 273 years old, another 175, and the third is over 100. The other three houses, which are almost identical in style and feeling, have a combined age of about six years; one of them is three years old, another is about a year-and-a-half, and the third is about a year old.

For the prospective home builder this should be an object lesson in the value of building in a style which will not fade with the years.

Good architectural style which keeps value in a home is not confined to a particular size of house. Good taste has never been a matter of dollars and cents. The \$5,000 home will profit just as readily through good architecture as that costing \$50,000.

The modern versions of the traditional houses illustrated at the right may be too large for your pocketbook; but do not forget that some of the most attractive American homes are the low-cost, lumber-built cottages which follow simple traditional lines.

The Howland House at Plymouth, Massachusetts, illustrated at right, was built in 1669.

This house is living, visual proof that good lines, based on traditional architecture are never out of style.



Cape Cod architecture has been very popular during the last five years. It probably will remain so because it is based on Colonial period houses of excellent proportion. Notice the similarity of the house at the right, built 100 years ago in New England, with that below, built last year in San Francisco.



The Southern Colonial, columned house has been popular since General Washington started the style with Mount Vernon. Smaller editions of this same pattern have been popular through the years and retain their value well.



Building Industry Co-operation

. . HELPS TO LOWER SMALL HOME COST

FOR over three years 32 prominent national manufacturers of building materials have cooperated each year in technical studies seeking a general reduction in the cost of small homes. Representatives of these manufacturers have spent many hours in conference attempting to improve the efficiency of home building materials and the methods now employed to put them together.

The organized name of this activity is *National Small Homes Demonstration, Inc.* It is a voluntary, non-profit, non-dues-paying group, interested solely in making possible a greater proportion of home ownership among families in the \$1200 to \$2500 annual income group. ★

The *National Small Homes Demonstration* is an effort on the part of those engaged in the home building industry to educate themselves as to the housing requirements of the more than 20 million American families whose income dictates that housing for them shall not cost more than \$1.00 per day.

Nearly 50 original low-cost homes have been passed through the technical committee of *National Small Homes Demonstration* during the last three years. Fourteen of these designs have been experimentally built and several thousand samples have been constructed as low-cost exhibit houses throughout the United States. The plans are intended to illustrate how, with care, you can secure in the existing building industry *more house for your money*.

For 1940 the committee has prepared two well-engineered, basic floor plans, illustrative of the type of home which provides living accommodations at the lowest cubic-foot cost. These two basic designs are illustrated on pages 15 and 21 in this booklet. The pages immediately following both designs are devoted to 12 exterior variations of each floor plan, illustrating the opportunities in lumber-built specifications for attractive and economic variations.

These lumber-built homes, and others based on designs approved and recommended by the *National Small Homes Demonstration, Inc.*, are in the "low cost" class. In nearly every community they can be purchased on monthly payments of less than \$1.00 per day and many of them will require only 50 cents to 75 cents per day for purchase over a 20-year period under the FHA insured mortgage system or under the long-term loans of many building and loan associations. ★

And now the work of private industry in reducing the cost of home ownership has been further augmented by the formal cooperation of the agencies of the Federal Government concerned with home ownership, mortgage insurance or mortgage lending in the field of lower cost farm, rural and urban homes.

Joint committees representing the Federal Government and the Housing Industries are now actively fostering low-cost home building and home ownership. The agency of the building industries to advance this new and unique public and industry cooperation is called *The National Homes Foundation*, Address . . . 1337 Connecticut Avenue, Washington, D. C.

TYPICAL
Five Room
ONE STORY

(with Finishable
Second Floor)



AN "ENGINEERED" BASIC STORY-AND-ONE-HALF PATTERN

THIS "engineered" floor plan, of which the exterior illustrated above is only one of at least fifty different treatments which may be attached to it, is used here because it typifies and illustrates the principles of plan and design which produce the most house for your money.

Most finished versions of this floor plan will fall into the Dollar-A-Day cost range. The home may be a four-room, one-story, basementless bungalow or it may be a six-room story-and-one-half house with four bedrooms, two baths, a full basement, a porch and a garage.

The point of the plan is that it furnishes an efficient base . . . in itself a complete, but minimum home . . . or it may be the starting point for more complete accommodations which are as relatively inexpensive all along the line as the original base.

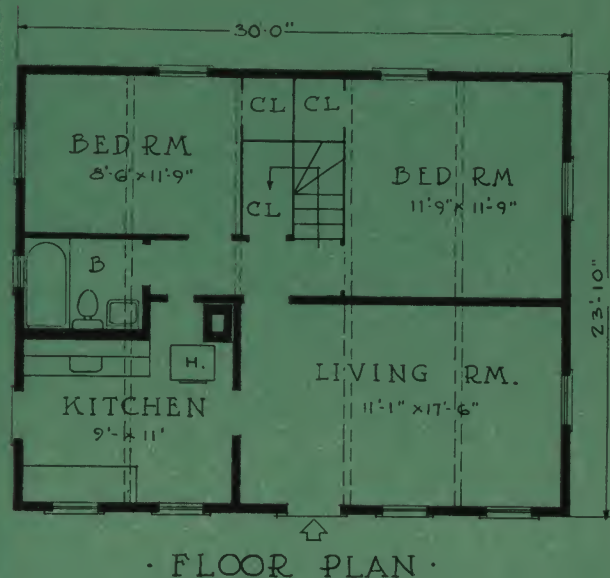
The base size of this plan is approximately 24' x 30'. The house is a perfect rectangle with a simple gable roof the ridge of which has been kept high enough for two additional rooms and another bath on the second floor which may or may not be finished at the time the house is built.

The framing of this house requires nothing but standard length lumber which may be used with a minimum of waste . . . the fabrication of the framing parts has been studied at length . . . in the field through actual construction . . . and in the shop through models. All plumbing has been located for a minimum labor and material expenditure. The plan . . . both in basic form and in the twelve exterior variations and additions illustrated on the following pages represents an ideal in size, style, architectural type, and saleability for the family which wants something more than receipts for the monthly housing payment.

PLAN WITH BASEMENT

For greatest economy this plan may be built without a basement and the floor layout below so illustrates it. The house heater and the domestic hot water heater are located in the convenient kitchen recess next to the chimney. The stair illustrated at the back of the house gives access to the second floor.

Only slight re-arrangement is necessary on the first floor when a basement is built. The alternate floor plan on page 16 illustrates these changes.



Choose an Economical Shape and Plan

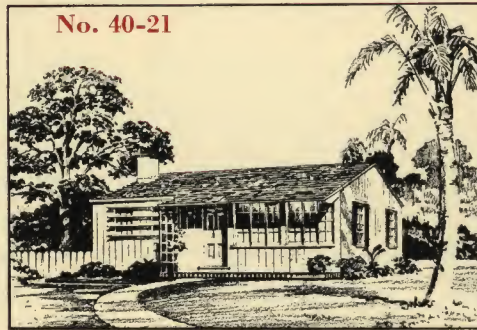
Exterior Appearance Can Be Made to Suit You

HOUSES should be planned from the *inside out* . . . which means that the number and the size of the rooms and the general shape of the house, *which will be determined by the arrangement of the rooms*, should be the first consideration of a plan-selecting program. It is always easier to make an exterior fit an interior than an interior fit a particular exterior.

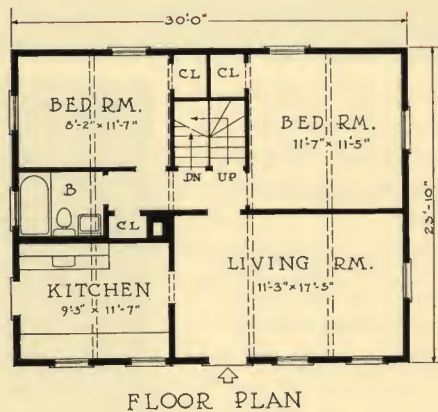
In preparing plans to illustrate the type of home which will help most families achieve genuinely low-cost housing, the Technical Committee of the National Small Homes Demonstration found that two basic plans . . . one a story-and-one-half and the other a two-story were sufficient to cover the requirements of most families whose home building must be bounded by the budget.

The pages which follow illustrate the belief that such basic plans . . . *chosen for their fundamental economy* . . . can produce an entire development of inexpensive homes if necessary.

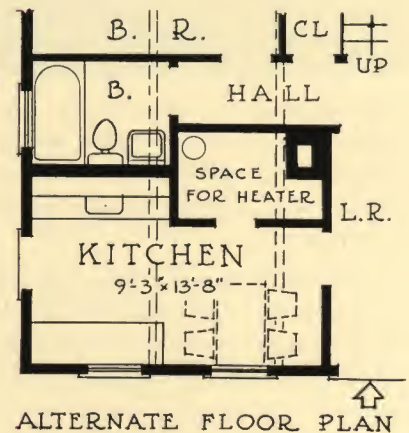
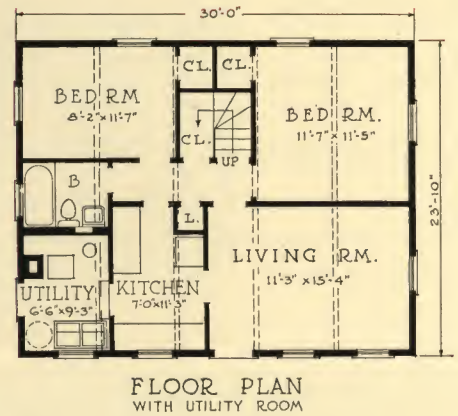
Pages 17, 18, 19, and 20 are devoted to sketches and floor plans of homes which may easily evolve from the story-and-one-half base shown on page 15. Pages 22, 23, 24, and 25 provide the same service for the two-story base home appearing on page 21. These variations, which provide for construction on narrow lots, wide lots, illustrate garage possibilities and various styles of exterior wood walls, are just a few of the "different" houses which may be born of the base design. They illustrate the flexibility of a good plan . . . they show how you may start in a small way . . . finish the second floor when the family needs it . . . add the porch when the pocketbook can stand it . . . and build the garage when you want to protect some future new car.



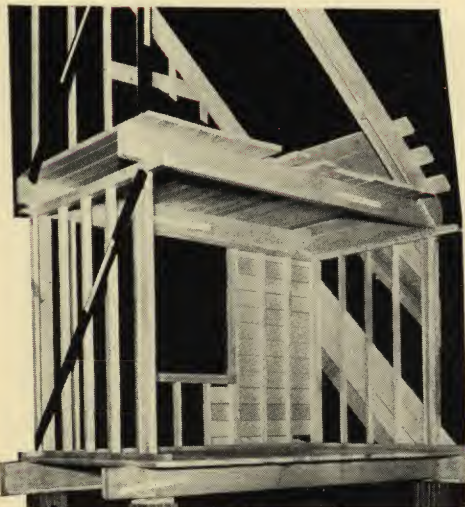
Efficiency in a plan means low cost whether the job is done in Maine or California . . . and this basic plan can be made to fit either state and all of those in between. Sectional architecture is often a matter of detail and exterior appearance. The house as shown above has been adapted to a warm climate . . . Florida, California and the Southern states.



The floor plan in the opposite column illustrates the basic floor plan with a separate utility room for the heating plant. The plan below illustrates the first floor when the house is built with a basement, and the kitchen variation at the bottom indicates a method of separating the heating plant from the kitchen when no utility room or basement is built.



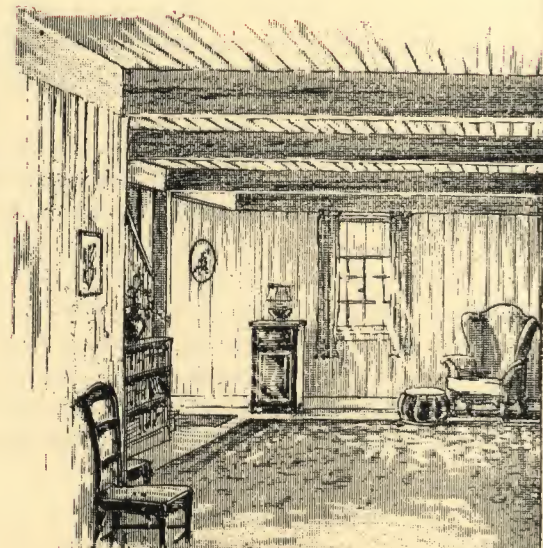
New Framing System Saves Money and Helps Interior Decoration

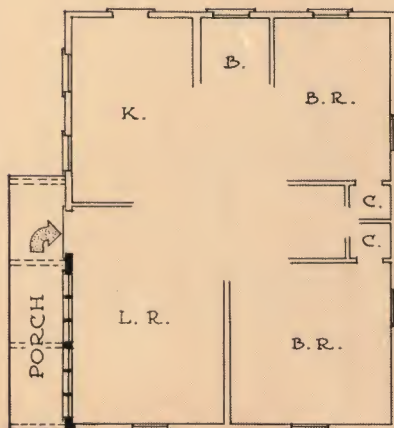
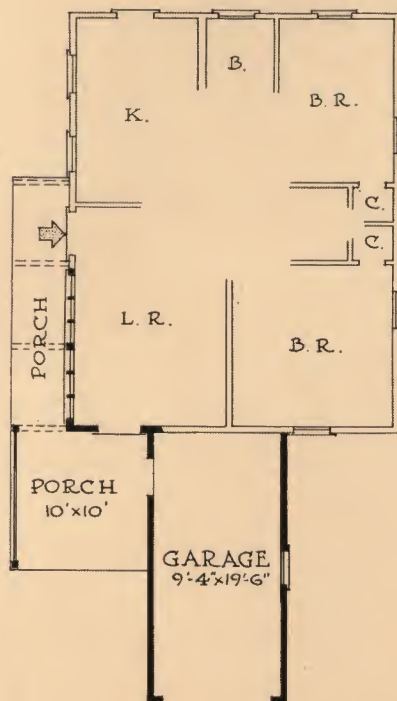
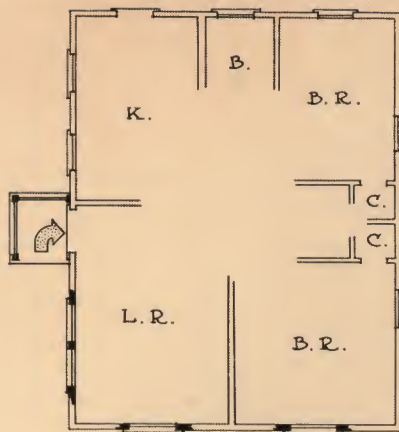


A reduction in the number of framing members through the use of larger sizes will often save more money in installation costs.

Working plans for National Small Homes Demonstration houses in all-lumber specifications illustrate the new money-saving plank floor system which uses two-inch lumber for sub-flooring supported by fewer, but larger, floor and ceiling joists.

The photograph at the left illustrates this construction which can save 25 to 30 percent of floor costs. The drawing at the right shows the ceiling joists exposed for their decorative advantages.





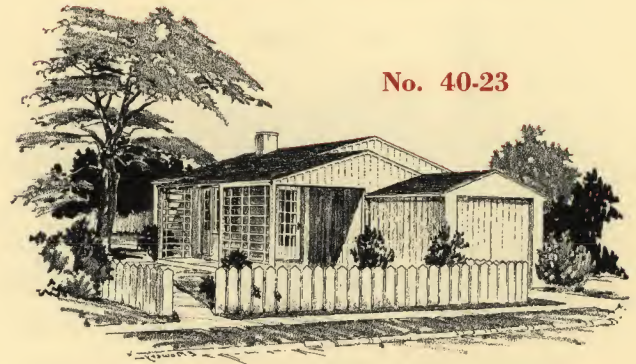
No. 40-22



If your lot is narrow, and if you want to use the small basic version of the design without porch or attached garage, this is the way your house will look. A flush type wood siding with a wide joint has been used and the vertical muntins have been left out of the windows to preserve the horizontal lines.

The siding in the gable ends has been changed to a flush type with a "V" joint and installed vertically.

No. 40-23



Here is a Western version of the basic small house. The roof pitch has been lowered in accordance with the Spanish tradition of the west and a ranch house effect has been gained with the vertical siding.

The main entry door into the living room has been shifted into the position formerly occupied by one of the side windows and an extra front door shelter with trellis constructed. The garage is not essential to carry out the style of the house and might be left off or placed at the rear.

No. 40-24

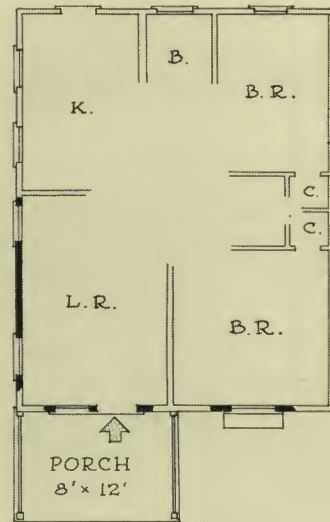


This house carries the same architectural feeling as the home above, but costs still less. The entry porch is smaller and the garage is not included as a part of the original construction. Vertical wood siding is one of the characteristics of Western, Southern, and South-western residential construction. Although all three homes on this page have been illustrated with side entries, there is no reason why each of the houses could not be built with the doorway facing the street.

No. 40-25



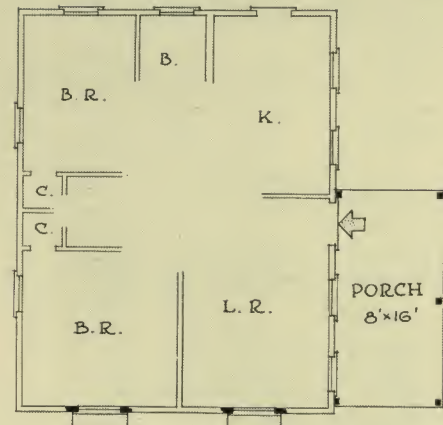
Built with conventional bevel siding, this house adds only a large covered front porch to the original. The front door had again replaced a window in the original house. This plan requires a different arrangement of living room furniture because the room, formerly entered on a long side, is now entered at the end. At first entry the living room in this plan will probably seem longer.



No. 40-26



This house differs little from that above. An entry of approximately the same style has been placed on the side. The size and shape of this entry, however, is such that it will be much more suitable for screening and use as a sitting porch. The "front" porch has seemed to lose much of its favor in the last twenty-five years. This one, which is of ample size (8' x 16'), fits the modern idea that living porches should be at one side or the rear.

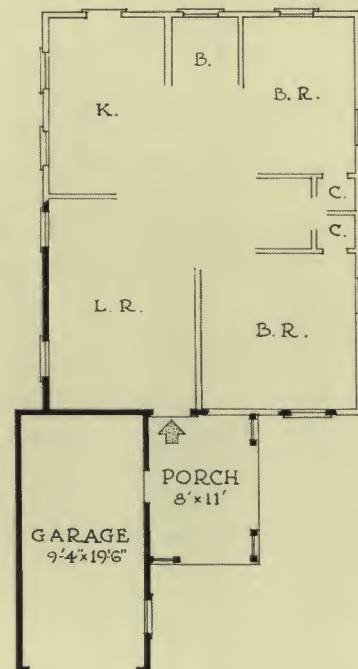


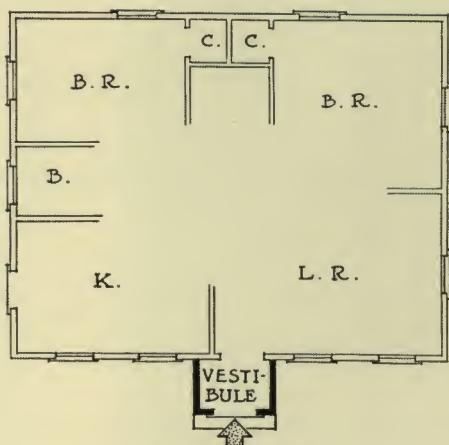
No. 40-27



The idea behind this house is similar to that illustrated by the middle Western-type house on the previous page . . . except that its accommodations include space for two additional bedrooms because the pitch of the roof has not been lowered.

The style of this house is rural Colonial and the fenced foreyard does a great deal to carry forward the effect of the style.

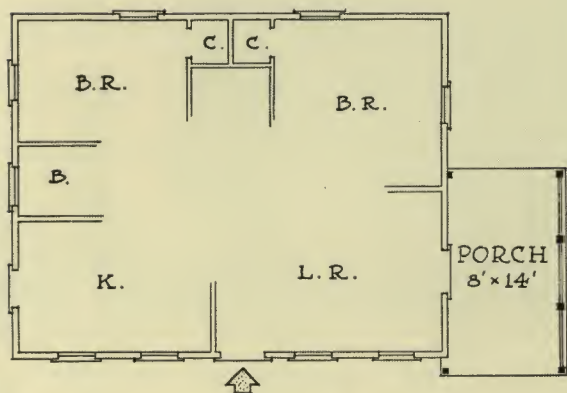




No. 40-28



Dormer windows have become increasingly popular in the last few years . . . the story-and-one-half house has brought them back from their place in early colonial architecture. They are not necessarily needed for light when the second floor of this house is finished because ample light can be had from the double windows at each end of the house and from the windows in the shed dormer at the rear, but they do help cross circulation in the summer.

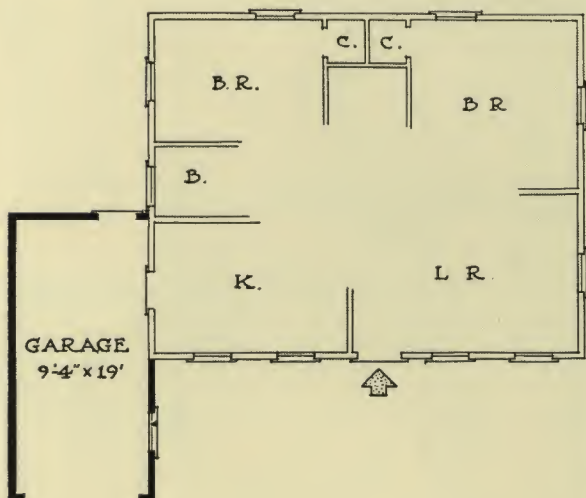


No. 40-29



The first, and probably for most families, the most essential addition to the basic house after the finishing of the second floor is the addition of a porch. This one is well located and may be built at any time by simply replacing one living room window with a door.

Because the porch roof is a continuation of the main roof, it adds greatly to the apparent length of the house and does much to make the small house appear larger.



No. 40-30



A direct connection between the house and the garage is always desirable and the kitchen is most always the best room through which to make the connection. An attached garage such as this costs less to build than an entirely independent one. Its proximity to the street greatly reduces the cost of the driveway.

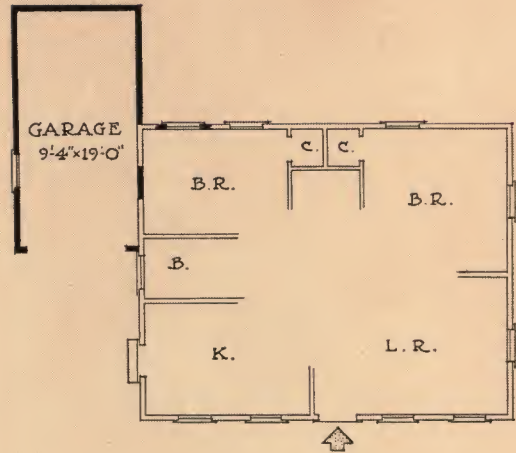
The angle created by the house and garage is ideal for the development of a front flower garden protected with a picket fence.



No. 40-31

If your plan calls for concentration of attention on the rear yard rather than the front and if you wish your kitchen exit directly to the outside rather than through the garage, here is a good alternate garage location. The "L" created by the garage is now in the rear, but may still be used as two sides of a small fenced-in garden.

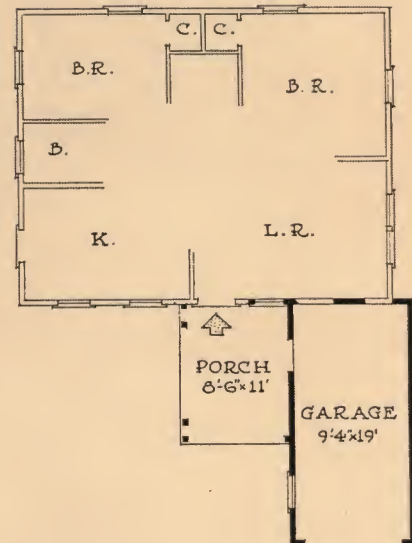
Each basic house variation sketched on these pages contains but one addition. Remember . . . you may combine in one house the features of the others.



No. 40-32

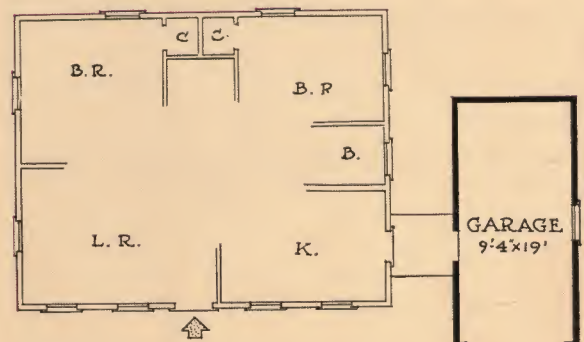
If you have a narrow lot, want a garage and a covered front entry too, you will like this variation. Note, however, that it reduces by one the number of front windows in the living room. It does provide one good feature in that passage from the house to the garage is convenient and under protection.

If the front porch is not to be screened and NOT to be used as a place to sit in the summer, cost may be reduced by shortening the porch to a point where it just covers the garage entry.



No. 40-33

Good-looking houses are as often the result of good ideas as the expenditure of money. The garage addition to this house illustrates the point. Many attractive houses have been spoiled because of shabby garages. This garage, because of its good proportions, good location, and pleasing design, adds greatly to the appearance of the property. The low-cost covered way binds the house and garage into a pleasing whole.



TYPICAL
Five Room
TWO STORY



AN "ENGINEERED" BASIC TWO-STORY PATTERN

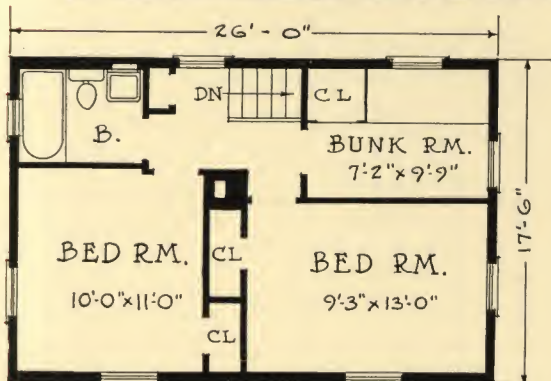
A TWO-STORY house will provide larger living quarters for the amount of ground area involved than either a one-story or a story-and-one-half design. It has often been said that if a house contains more than four rooms it may be built less expensively on two floors.

If land area is restricted and future additions are contemplated a two-story house will work well because the original construction uses less of the available ground area.

This basic design is one which has been intensively studied, examined, built, and re-built several times over the past four years. It offers a very full measure of house for your money and is one of those types on which it is difficult for builders to waste labor or materials.

Like the story-and-one-half basic plan, this house has been engineered to employ nothing but stock length lumber and stock materials in the least expensive way . . . it too is planned as a low-cost base from which a wide variety of accommodations can be evolved.

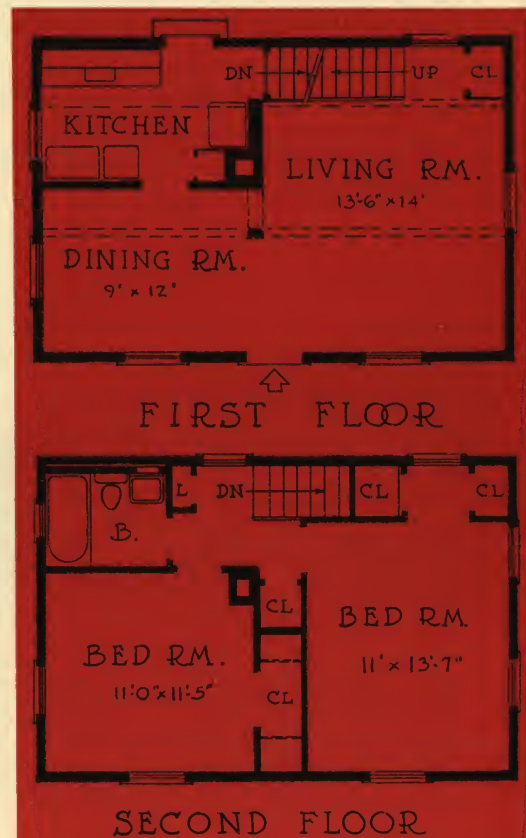
Working drawings of this *National Small Homes Demonstration* design in all-wood specifications provide for the new, money-saving plank floor system.



ALTERNATE SECOND FLR.

Built-in bunk-beds are very popular these days because they require so little space, provide sleeping accommodations without the purchase of expensive furniture, and greatly improve the appearance of the house.

The second floor of this basic plan may be altered, as shown at left, to include a "bunk room" . . . and for practical purposes the house offers three bedrooms.



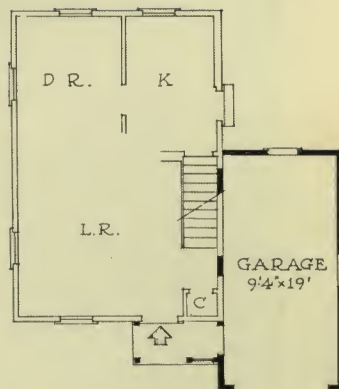
No. 40-11



A lot with a dimension of only 40 feet on the street will be sufficient in most neighborhoods to erect this two-story house when the gable end is turned to the street.

The only interior change involved is the entry which is now at the base of the stairway in the space formerly occupied by the coat closet on the basic floor plan.

This plan can be built without extending the garage roof over the entry, but it does provide good protection from the weather and a passage from the house to the garage.

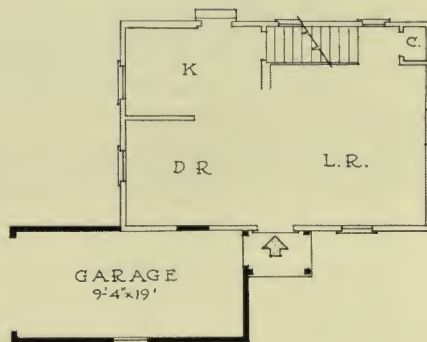


No. 40-12

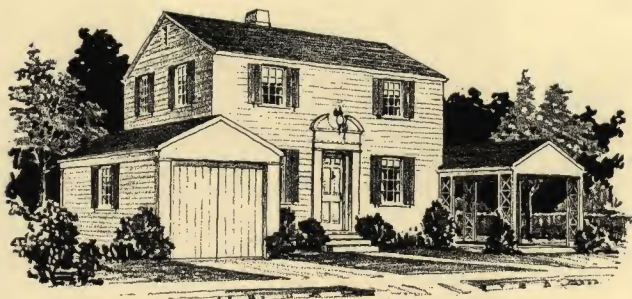


Mass is gained and the property naturally looks larger if the 26-foot dimension is turned to the street. This tendency is carried further if the long dimension of the garage is parallel to the long dimension of the house. This situation is ideal for a corner lot since the driveway and the garage entry may be from the side street.

The use of the garage in the front will eliminate one dining room window, but there will still be sufficient dining room light.

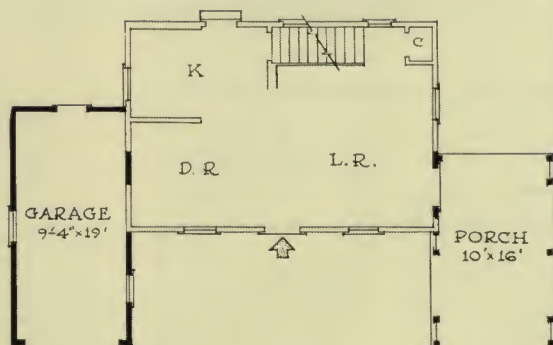


No. 40-13



If you have plenty of frontage and want to build both a garage and a porch, you can make your small basic home compare favorably with much larger houses by balancing the two additions on either side of the house, gable end to the street.

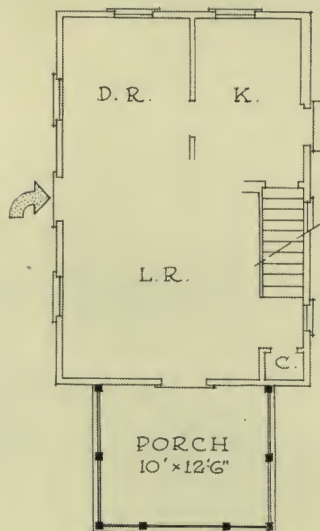
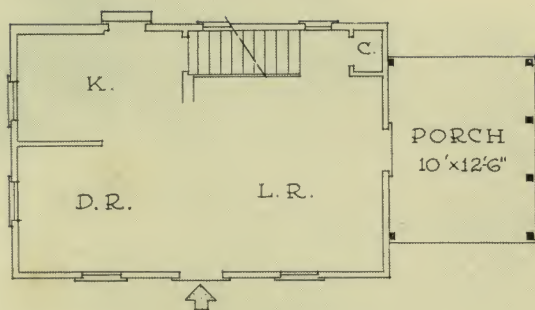
This plan might be still further improved if a picket fence were built across the front and down each side, terminating at the corners of the porch and garage.



No. 40-14



As with the basic story-and-a-half house, the most simple and probably the most practical addition which can be made to the two-story base on the average-size lot is the simple porch illustrated here. While it may be built as a porch, it is possible to eventually completely enclose this addition and add the space created, to the living room. With additional space in the living room it will be possible to build an inexpensive partition between the present living area and the dining space.

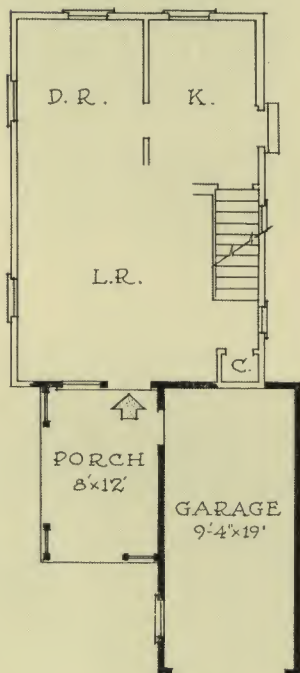


No. 40-15



This house varies only in the style of the porch, of the exterior wood siding, and in that it has been placed end to the street. The lines of the horizontal porch rail have been continued in the fence, which very effectively ties together the porch and garden area.

The lower half of the house has vertical board and batten siding with a wide board band around the structure at the second floor level.



No. 40-16



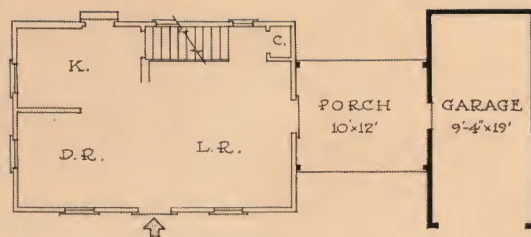
This is another solution for a narrow lot where both garage and porch are needed. No more than 40-feet frontage will be required for this house. If the main structure is built before the porch and garage, it will be essential to see that it is back sufficiently from the street to allow for the additions and still have them within the building lines. The garage and porch placed in this position keep a narrow, two-story house from looking too tall.



No. 40-17

This house might be the result of progressive addition to one side of the structure in two steps—first a porch, finally a garage. Unless the porch is very narrow, a lot of 60-feet frontage will be required.

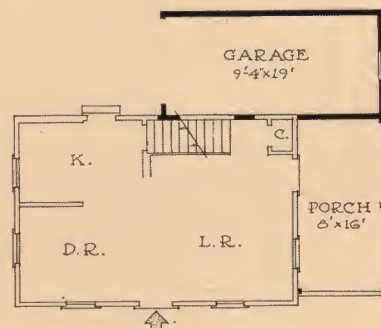
It is not necessary to build a concrete floor to the porch. The ground may be carefully leveled off and large, flat flagstones installed with sod between them; or a simple flagstone walk may be used to connect the doors of the house and the garage.



No. 40-18

A shed-type roof for the porch requires less material than a gable-type. The same is true of the garage. The house above illustrates one of the least expensive means of constructing the porch and garage combination. It requires a long, sweeping driveway past the left side of the house, curving and entering the garage parallel with the rear line of the house.

Although not illustrated, a door into the garage from the side porch might easily be provided.

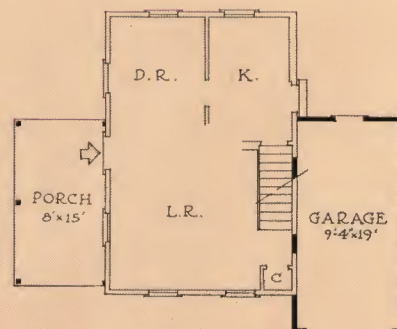


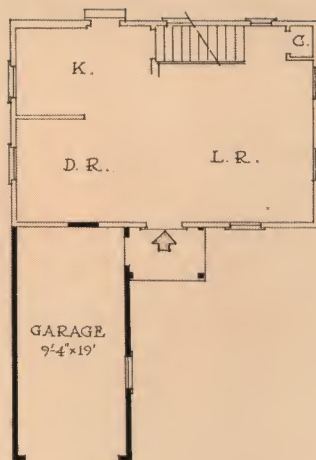
No. 40-19



This is an ideal house for a corner lot. It will work equally well on an inside lot of 50-foot dimension.

The basic structure has been varied slightly to give a projection to the second floor, facing the street. This provides an interesting shadow line. The shutters are of a solid, rather than a slat type. The garage illustrated here is one of the least expensive styles which can be built, as the house itself provides practically all of one wall.



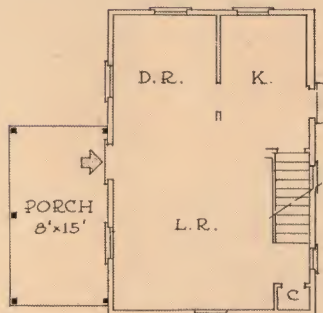


No. 40-19A

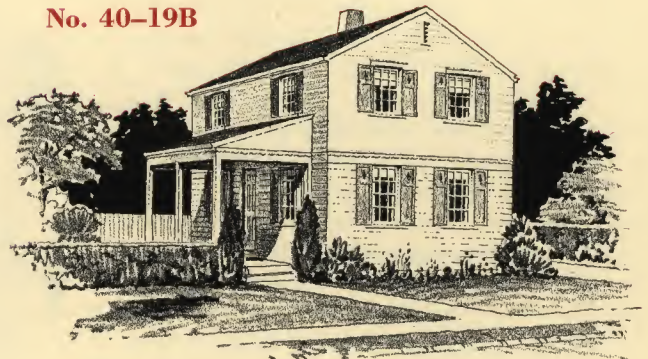


This is a three-way addition—a front stoop, a place for your garden tools—lawn mower, wheel barrow, etc.—and a garage.

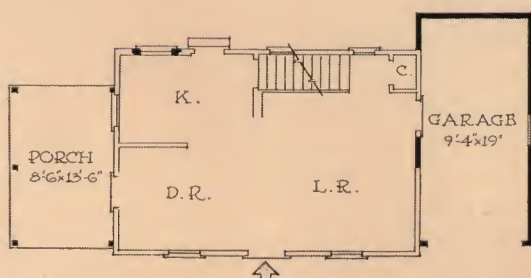
By building the front stoop so that it extends from the front door to the left corner of the house, about three feet of space is gained, which may be reached from the stoop, the inside of the garage, or through a garage door on the left-hand side of the house. Most garages which do the double duty of storing the car and all outside implements, are too short.



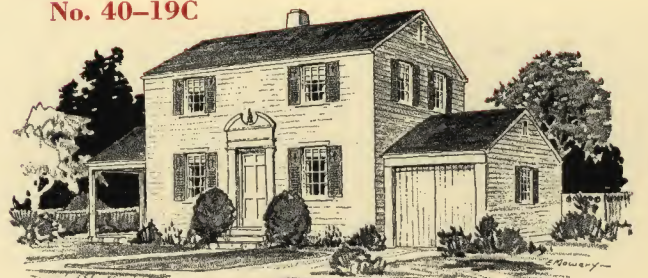
No. 40-19B



When the main entry of a house is covered with a porch such as this, some money toward porch construction can be saved by simplifying the doorway itself. The wide pilasters and decoration above the door, which are necessary when no stoop is used, may be eliminated. Other than the basic house on page 21, this exterior is probably the lowest cost means of reproducing this floor plan.



No. 40-19C



Here is the good, old, balanced house . . . garage on one side, porch on the other. Thousands of houses are built in this style in America every year. The reasons are obvious . . . lowest cost, greatest convenience, best appearance for the money.

If you have a 60-foot lot and place your main house directly in the middle of it, you can add the garage one year and the porch the next.

. . America's Traditional Home Building Material

STILL PRODUCES AMERICA'S MOST SATISFACTORY HOME

IN HISTORIC times the houses of the English countryside were built exclusively of wood. During the 17th century the greatly increased naval construction took such a large part of the English forests that other materials became necessary for home construction in the mother country.

Colonists in America, however, found an abundance of wood and naturally resumed the preferred type of construction.

Probably the first permanent homes in New England after the log cabins were of the half-timbered, "black and white" type so common in England during the reigns of the Tudors and the Stuarts. Walls framed with rough timbers and stuffed with brick, stones, and coarse clay stiffened with straw in the time-honored English manner did not satisfactorily withstand the rigorous New England climate, so within a very few years it became customary to cover the half-timbered walls with feather-edged plank or clapboards.

The new lumber-sided walls were so warm and so satisfactory that the practice of plugging or nogging between the timbers was soon abandoned. Later in the Georgian period of Colonial architecture it was not uncommon to cover masonry walls with siding.

These timber-framed and clapboard-covered walls proved very pleasing architecturally and durable, as the existence of many old ones today proves. However, material and labor were not always utilized with maximum efficiency in these early buildings . . . the transition to less wasteful methods and better results from less material has continued to our day and now less material builds a better house than ever before.

The wood frame house, when built today in accordance with modern engineering practices, provides beautiful walls which are warm, durable, and which ordinarily cost the least of any good permanent construction.

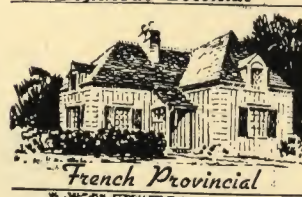
Lighter framing has replaced the heavy timbers of the Colonial days, but greater numbers of smaller members now produce walls of equal strength and stiffness at less cost. Two layers of wood with an interlining sheet of building paper have replaced the single clapboards and the space



Northern Colonial



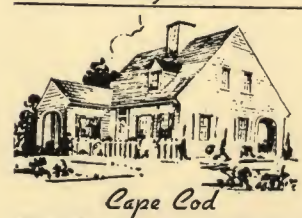
Southern Colonial



French Provincial



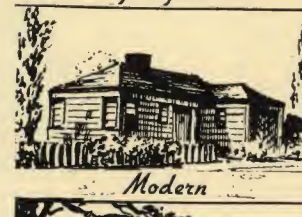
English



Cape Cod



Georgian



Modern



Rustic

formerly occupied with a "rubble" is now available for a blanket of more scientific insulating material.

Exterior siding and shingles are available in numerous pleasing patterns and sizes. Modern siding comes to the builder thoroughly seasoned, carefully machined, and properly graded . . . advantages which the still sturdy old houses never enjoyed.

Good wood sheathing is the best base for wood siding. It doubles the insulating value of the siding and when applied diagonally acts as a continuous brace around the perimeter of a building, highly resistant to any type of motion which might weaken the frame of the building and produce plaster cracks.

Used as a team the two contribute greatly to the outstanding value of the lumber-built home.

The beauty of wood siding is that of simple lines and solid colors. Small shadows created by the lapped or moulded edges of individual boards form a pattern of lines on the siding wall. The spacing and character of these lines, their direction, and the color the siding is painted or stained are all factors which influence the effect. These points should be considered in relation to the size and proportions of the wall areas when deciding upon the pattern and width of the siding to be used. For example, very narrow siding loses much of its pleasing effect when applied to a large blank wall.

The variety of architectural effects to be secured with wood siding is almost as broad as the wishes and originality of the architect or home builder. It is true that bevel, or lap siding as it is often called, is characteristic of New England Colonial and Dutch Colonial homes, but the use of some form of wood siding, sometimes in combination with other siding materials, gives pleasing effects on homes showing the influence of many other types of architecture.

That illusive but important factor in achieving enduring beauty in home architecture, "wall texture," can be accomplished with appropriate effect on all types of homes with the varied patterns and methods of application available in wood siding.

ALL-WOOD INTERIORS, TOO

BECAUSE WOOD paneled walls have for generations been the favored medium for the expression of costly examples of the wood-worker's art, the thought is often expressed that wood walls in general are too costly for inclusion in the average small residence.

WOOD walls are luxurious, but they can be an inexpensive luxury. There exist today many beautiful and practical forms of wood paneling which, for all the beauty they impart to any home, can be installed for little if any more than the wall treatment generally given good homes.

The rich, warm beauty of genuine WOOD walls is within the reach of ANY HOME OWNER OR BUILDER . . . and wood walls may be as quickly and inexpensively installed over old walls as in the new home under construction.

WOOD paneled INTERIORS can cost from TEN CENTS to FIVE DOLLARS per square foot depending upon the material employed and the form in which it is used. Some of the most beautiful forms of wood paneling are the most inexpensive because of their simplicity.

The actual material used in wood paneling is relatively inexpensive . . . The amount of additional cost added to a bill for paneling depends on the elaborateness of the millwork- ing or processing required by the design used.

The use of simple boards with moulded edges or plywood sheets can produce wood paneled walls no more expensive than ordinary plaster walls.

The use of all-wood interiors is becoming more popular each year. The elimination of plaster makes possible a "dry-built" house . . . the structural members of which have not had an opportunity to absorb water from the plaster. The result is a house which settles less . . . costs less . . . and requires less construction time.



The CASE for HOME OWNERSHIP

Just What are the Best Reasons for Building a New Home . . .

ROGER BABSON, the well known economist and business sage who has turned his attention during the last few years to a critical study of contemporary American life, had this to say recently:

"I believe people will come to the conclusion that a small home is safer than money in the bank, and that the only real assets are fertile lands and good children."

There is hardly a mature man or woman today who has not wondered at some time during a pause in this active life just what there is in store when the years, which pass so quickly, have brought old age. If we can project ourselves this far into the future, the truth of Mr. Babson's opinion of life's real assets will become apparent.

Did you ever enumerate the many forces which the ownership or the purchase of a new home set into motion? . . . Just what are the direct advantages to you when the family acquires its own place to live? . . . Here are a few advantages of home ownership:

1. *Financial Independence*—More people have started on the road to financial independence through home ownership than in any other way.

2. *Security*—In times of stress the home is always something to fall back on.

3. *Cash Equity*—A home is much like a savings account, from which you draw your interest as you pay it.

4. *Credit*—Home ownership gives financial and credit rating in the business world because it is everywhere recognized as a fundamental principle of stability.

5. *Social Background*—The children of home-owning parents somehow seem to have a greater stake in the community.

6. *Environment for Children*—Your sons and daughters have the privilege of playing and spending recreation periods within the confines of land which is owned by the family and in which they have a personal interest. Improvements and additions can be made with no fear that your work will be wasted as is often the case when the family moves from a rented house.

7. *Development of Responsibility*—The home owner always feels a greater sense of responsibility for the preservation of his property; and, in any neighborhood where home ownership predominates, building values and the appearance of the community are always much better than in a rental area.

8. *Expression of Individuality*—The opportunity to express on the interior and exterior of your home those personal ideas of yours which individualize your property as having been developed according to your own taste is worth much in personal contentment and satisfaction.

9. *Permanence of Environment*—Old friends are always best, and it is pretty difficult to develop life-long attachments which make living more pleasant, when we move from rented house to rented house in many different communities.

10. *Character Development*—The responsibilities of home ownership have contributed greatly to the development of good business judgment and trading acumen on the part of many home owners.



It has been many years since someone invented the slogan: "Own Your Home" . . . but, like a great many old-time truths, no one has ever been able to improve on either the sentiment or the business advice in the phrase.

Probably more than any other house in America, the venerable homestead illustrated above is associated with man's love of his own home. It is the Long Island home of John Howard Payne, about which he wrote "HOME, SWEET HOME".

11. *Independence*—It is certainly a pleasure for the home owner to know that no one can raise his rent, order him to move, tell him how many pets he can have, restrict the size of his family, or comment in any way upon the development of the home.

12. *Savings Habit*—Most of our actions being habitual, it is easy for the home owner who has completed the purchase of his dwelling to continue systematic monthly saving.

13. *Peace of Mind*—We always live better when we know that come-what-may the paid-for house means always a roof over the family.

Recently the ARCHITECTURAL FORUM set about to find out how people felt about home ownership. They picked 16 typical cities and asked questions of persons who were renting homes. Four out of every five Americans of the middle and lower-middle income groups preferred home ownership, providing they continued to get their present annual income.

Asked why they prefer their own homes, 26% said they liked the feeling of ownership; 23% said they wanted a place they could fix up to suit themselves; 17% stated they believed they could get better accommodations for less money; 10% thought there were greater advantages for their children; 9% said they would like to be able to do as they pleased.

Aside from these reasons there is one fixed factor: Whether you own a home or rent one, the same items have to be paid, and these items are: *Interest on the money invested, taxes, insurance, and up-keep.* When you own your home you must pay these four items. When you rent a house you must pay these four items plus the fifth, which is *profit* to the landlord—a profit to which he is entitled as long as you continue to require him to do for you what, often at even less expense, you can do for yourself. An occupant pays interest, taxes and insurance whether he rents or owns.

PLANS

PLANs, material lists and specifications in lumber-construction for the two basic 1940 low-cost homes, namely, the story-and-a-half house—No. 40-2 (shown on page 15), and the two-story house—No. 40-1 (shown on page 21), designs engineered and recommended by the NATIONAL SMALL HOMES DEMONSTRATION, INC., Washington, D. C., are available at \$1.00 per copy for the first set and 75c for each additional set.

The construction of a house usually requires six sets of prints. No plans are necessary for the various alternate designs shown. The additions to the alternate designs are simple, and your lumber dealer or builder can easily utilize the original set of plans as a base for redrafting the working drawings where necessary to show the additions and detail for loan purposes.

These plans and specifications are furnished by the National Retail Lumber Dealers Association and the National Lumber Manufacturers Association as a part of the participation of the American Lumber Industry in the cooperative program of home-building industries toward "Better Homes for More People at Lower Costs."

For these plans and specifications address:

National

**LUMBER MANUFACTURERS
ASSOCIATION**

1337 CONNECTICUT AVE., WASHINGTON, D. C.

March 1, 1940

PUBLICATIONS AND LITERATURE AVAILABLE

from the
NATIONAL LUMBER MANUFACTURERS ASSOCIATION
1337 Connecticut Avenue
Washington, D. C.

HOME CONSTRUCTION

"How to Acquire A New Home.....At Less Than One Dollar Per Day" - A 32-page consumer manual in color, illustrating the two basic designs (with twelve exterior variations of each) featured in the 1940 Small Homes Program. These "engineered" designs represent (1) a typical four-room, one-story, basementless bungalow -- or it may be a six-room, story-and one-half house with four bedrooms, two baths, full basement, porch and garage; and (2) a five-room, two-story house. Helpful information for the prospective home owner concerning financing and planning a new low-cost home are found in the booklet. (10¢ per copy)

"The Best Way to Achieve Low-Cost Housing....Is To Build Low-Cost Homes". A 32-page color manual illustrating some twenty designs featured in the Small Homes Demonstration Programs for 1938 and 1939. (10¢ per copy)

Working drawings, material list, and specifications for the basic units of these designs (1938, 1939 and 1940) are available from the NATIONAL SMALL HOMES DEMONSTRATION, 1337 Connecticut Avenue, Washington, D.C., at \$1.00 per set per house, 75¢ each for duplicate sets of any design.

For Home Lovers - A Suggestion booklet of various pleasing designs in five to twelve-room lumber-built homes. Some in color. (10¢)

Vacation Cabins Built With Log Cabin Siding - A 14-page booklet with designs for 12 cottages, including floor plans. Shows interior as well as exterior uses of the siding in bunk houses, cabins, and cottages. Price, 5 cents per copy.

Soft Warm Beauty of Paneling - An 8-page folder showing inexpensive forms of wood walls. Several suggested designs for the use of interior wood sheathing and plywood. (free)

New Interior Ideas in Wood - A 22-page booklet of wood interior suggestions for the home. Sketches show decorative treatment of simple built-in conveniences. Eight pages of dimensioned working drawings are included. (10¢)

Wood Exterior Walls - A 28-page booklet of new drawings of stock and special patterns of wood for walls of residential architecture. Also a digest of the economics of exterior walls in small homes. (10¢)

TECHNICAL AND DESIGN

Wood Structural Design Data (Vol.1) - 296 pages, technical data with physical, chemical, mechanical, properties of wood; quality-strength relations; glossary of lumber terms; board measure; quantity costs; sizes; symbols; properties of sizes; wood beam, column, and heavy floor design and load tables. (\$1.00 per copy. Volume 1 with seven supplements, \$1.25 postpaid in U.S.A.)

Supp. 1 - Working Stresses for Structural Lumber and Timber - Tables of working stresses and explanatory information.

(over)

- Supp. 2 - Bolted Wood Joints - Tables of safe loads for wood joints when bolts are used, and explanatory statement of their application.
- Supp. 3 - Maximum Spans for Joists and Rafters - Spans for joists of various sizes and spacings for usual live loads per square foot. (10¢ per copy)
- Supp. 4 - Wood Columns - 24 page pamphlet giving design formulae and tables of loads for solid columns and connector-joined spaced columns. (10¢)
- Supp. 5 - Wood Trusses - Stress Coefficients, Length Coefficients, and Angles - 48-page pamphlet giving data for determining stresses, lengths, and angles of slope for members of nine common types of trusses. (15¢)
- Supp. 6 - Timber Connectors, Design and Load Data - Manual of Timber Connector Construction, giving complete design information and safe working loads for 6 types of modern timber connectors. (free)
- Supp. 7 - Stud Walls - Safe Axial Loads - Tables of safe loads for stud walls including supplementary tables useful in the design of walls and partitions. (7¢ per copy)
- House Framing Details - Isometric drawings of the proper framing of houses. Details of fireplace and chimney construction. (10¢ per copy)
- Stronger Frame Walls - How Wood walls should be framed for greatest strength. Based on laboratory tests. (10¢ per copy)
- Lumber Industry Facts - Book of 48 pages with wood-grain cover, published April 1939. Contains 66 statistical tables and 30 charts of up-to-date Forestry, Production, Export, Employment and Consumption data. (25¢ per copy. In lots of 15 or more, 20¢ per copy, postpaid)
- SELECTION AND SPECIFICATION
- Lumber Grade-Use Guide - A book of 15 pamphlets describing the classification, manufacture, grading and uses of hardwood and softwood lumber, with recommended grades in the species for parts of buildings and other structures. (\$1.50 postpaid in USA)
- Lumber Inspector's Probe - A tool for the use of lumber inspectors to measure checks. (50¢ each)
- Standard Wood Mouldings - American Standard moulding patterns. (30¢ per copy)
- Grading Rules - Procurable from regional lumber manufacturers associations. List supplied on request.
- MISCELLANEOUS
- Exposing the Termite - Booklet giving brief history of the termite, how to detect presence of the termite, and good construction methods for preventing termite attack. (free)
- Airplane Hangar Construction - 40 pages illustrated. (10¢)
- Airplane Hangar Fire Test Pictorial - (10¢)
- Wood in Aircraft Construction - 275 pages. (\$1.00 per copy, postpaid in U.S.A.)
- Why Wood Walls Are Best - Analysis of the cost of comfort.
- One Truth About Sheathing - A 4-page pamphlet that deals with the strength factor of wood sheathing.
- Grade-Marking Pamphlet - 15 pages, showing official lumber manufacturers association grade marks. (free)
- Caskets - (1) When They Ask About Caskets Made of Wood
(2) Safe For a Thousand Years
- Composite Trailer Sales Manual - Contains information pertaining to composite trailer construction, and informs the salesman of various superior qualities of this type of vehicle. (10¢)
- The Story of Wood - 9 page mimeograph
- Wood Samples - Basswood box containing samples (2-1/2 x 5 x 5/8 inches) of 48 most important commercial woods in the U.S. (\$1.95 per set, plus postage. Weight approximately ten pounds)

from the
TIMBER ENGINEERING COMPANY
1337 Connecticut Avenue
Washington, D. C.

Reprints

1. Manual of Timber Connector Construction
2. Engineering in Timber
3. Information on Devices for Installing Toothed Rings
4. Modern Timber Roof Trusses - 1940 Edition
5. Typical Lumber Designs
6. Railway Timber Structures

1. Timber Stiffening Trusses for Suspension Bridge of 345 Ft. Span - Engineering News-Record 4/2/36
2. Chesapeake & Ohio Preframes & Bores all Treated Timber - Railway Engineering & Maintenance 4/37.
3. The Growing Use of the Building Material That Grows - Dixie Contractor 10/37.
4. Suspension Cables Carry Walkway Bridge - Construction Methods & Equipment 11/37.
5. Sweet's Catalog Reprint for 1938 and 1939.
6. Largest Timber Arch Centers Support Rib Forms on Ohio Bridge - Construction Methods & Equipment 4/38.
7. Laboratory Tests on Structural Plywood - Engineering News-Record 6/16/38.
8. Building Transmission Against Mountain & Water - Electrical World 7/2/38.
9. Timber Seawall and Bulkheads - Engineering News-Record 7/28/38.
10. High Level Bridge Corrects Bad Alignment - Engineering News-Record 7/28/38.
11. Examples of Recent Timber Bridge Construction - Roads and Streets 10/38.
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13. A New Timber Framing Joint - Engineering News-Record 8/4/38.
14. Timber Plays a Leading Role - Engineering News-Record 10/13/38.
15. Built-Up Columns 104 Ft. High are Fabricated with Timber Connectors and Stiffened with Plywood Webs - Construction Methods 1/39.
16. New Bridge Superstructure Placed by Skidding Operation - California Highways & Public Works 3/39.
17. Wooden Hangars Are Thrifty - Popular Aviation 5/39.
18. Timber Connector Span - Better Roads 6/39.
19. Timber Bridges with New Features in Design Built in Record Time - Southwest Builder & Contractor 6/23/39.
20. Prefabricated Timber Bridge - Construction Methods 7/39.
21. A Bold Arch Center - Engineering News-Record 7/20/39.
22. Concrete Takes Compression in Timber Truss Joints - Engineering News-Record 8/3/39.
23. Timber Construction in the Puget Sound-Cathlamet Bridge-Roads & Streets 9/39.
24. Designing Wooden Ore Bins with Timber Connectors - Engineering & Mining Journal 9/39.
25. Modern Timber Connectors - British Columbia Lumberman 9/39.
26. Modern Timber Construction - Mechanical Engineering 11/39.
27. What Connectors Have Done in the South for the Handling of Lumber in a Fabricated Form - Southern Lumberman 12/15/39.

